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What is claimed is:

- A method of managing and linking a user's personal authentication credentials
 data over a network, comprising the steps of:
 registering the user with a secure system;
- creating a personal homepage and personal database for the user by the system; inputting the user's authentication credentials for a plurality of third parties into the personal database;

linking to one of the plurality of third parties by the user;
retrieving and securely transmitting appropriate authentication credentials for the
one of the plurality of third parties by the system: and
logging the user onto the one of the plurality of third party sites.

- 2. The method of claim 1 wherein the step of registering comprises inputting master authentication credentials into the system by the user.
- 3. The method of claim 2 wherein the master credentials includes a unique user name and a unique password.
- 4. The method of claim 1 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.

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- 5. The method of claim 1, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.
- 6. The method of claim 1 wherein the personal homepage contains authenticated links to the plurality of third parties.
- 7. The method of claim 1 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage.
- 8. The method of claim 1 wherein the step of linking comprises:

 going to a third party Web site by the user;

 clicking, by the user, on an icon representing the system;

 inputting authentication credentials for the third party into the personal database by the user; and linking to the third party Web site by the system.
- 9. The method of claim 6 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.
- 10. The method of claim 1 wherein the step of linking comprises the steps of:
 inputting, by the user, information about a third party Web site into system;
 requesting, by the user, the system to search for the third party Web site; and
 finding, by the system, the third party Web site and presenting a link to the third
 party Web site to the user.

- 11. The method of claim 1 wherein the step of retrieving and securely transmitting comprises the steps of:

 opening a new browser window by the system;

 transporting user authentication credentials to the third party Web site by the system; and
 inputting the authentication credentials to the third party Web site.
 - 12. The method of claim 1 wherein the system encrypts the user authentication credentials.
 - 13. The method of claim 1 wherein the personal database contains personal data that is not authentication credentials.



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- 14. A method of creating business incentives during e-commerce comprising the steps of:
 - registering a user with a secure system;

registering a third party merchant as a participating merchant with the system;

creating a personal homepage and personal database for the user by the system;

inputting the user's authentication credentials for a plurality of third parties,

including at least one participating merchant, into the personal database;

linking to the at least one participating merchant by the user;

retrieving and securely transmitting appropriate authentication credentials for the

at least one participating merchant by the system:

logging the user onto the at least one participating merchant;

purchasing a product by the user from the at least one participating merchant; and

receiving, by the system, compensation from the participating merchant.

- 15. The method of claim 14 wherein the step of registering comprises inputting
 - master authentication credentials into the system by the user.
- 16. The method of claim 15 wherein the master credentials includes a unique user

name and a unique password.



- 17. The method of claim 14 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.
- 18. The method of claim 14, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.
- 19. The method of claim 14 wherein the personal homepage contains authenticated links to the plurality of third parties.
- 20. The method of claim 14 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage.
- 21. The method of claim 14 wherein the step of linking comprises:

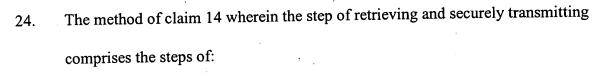
 going to a third party Web site by the user;

 clicking, by the user, on an icon representing the system;

 inputting authentication credentials for the third party into the personal database by the user; and

 linking to the third party Web site by the system.
- 22. The method of claim 21 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.
- 23. The method of claim 14 wherein the step of linking comprises the steps of: inputting, by the user, information about a third party Web site into system; requesting, by the user, the system to search for the third party Web site; and finding, by the system, the third party Web site and presenting a link to the third party Web site to the user.

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opening a new browser window by the system;

- transporting user authentication credentials to the third party Web site by the system; and
 - inputting the authentication credentials to the third party Web site.
 - 25. The method of claim 14 wherein the step of purchasing a product includes obtaining proprietary information from the third party Web site.
 - 26. The method of claim 14 wherein compensation is a percentage of a price of the product purchased.
 - 27. The method of claim 14 wherein compensation is based upon the online visit, and/or products purchased, and/or services purchased.

